

In re:
Cheryl J. Brown
Debtor

Case No. 19-13337-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 24, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db	+ Cheryl J. Brown, 53 Black Eyed Susan Road, Langhorne, PA 19047-3419
14467029	+ ACAR Leasing LTD d/b/a GM Financial Leasing, c/o WILLIAM EDWARD CRAIG, Morton & Craig, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
14331277	+ Inspire Federal Credit, 1807 W Diehl Rd, Naperville, IL 60563-1890
14331283	+ The Villages of Flowers Mill Community, c/o Stefan Richter, Esquire, 2003 S. Easton Road, Suite 300, Doylestown, PA 18901-7100
14336846	+ U.S. Bank National Association, Select Portfolio Servicing, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14351222	+++ Villages of Flowers Mill Community Association, c/o Stefan Richter, Esquire, Clemons Richter & Reiss, P.C., 2003 South Easton Road, Suite 300, Doylestown, PA 18901-7100

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14352668	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2025 01:15:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
14466278	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2025 01:15:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14331269	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2025 01:15:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14331270	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2025 01:15:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
14347112	Email/PDF: bncnotices@becket-lee.com	Feb 25 2025 03:39:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14331271	+ Email/PDF: bncnotices@becket-lee.com	Feb 25 2025 03:16:25	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14331272	+ Email/PDF: bncnotices@becket-lee.com	Feb 25 2025 03:28:34	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14331273	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 03:16:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14331274	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 03:28:32	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14331276	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2025 03:17:17	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14331275	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2025 03:16:28	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

District/off: 0313-2

User: admin

Page 2 of 3

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Form ID: 138OBJ

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14629560	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 03:28:47	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14343439	+ Email/Text: EZLaunch@lsc.net	Feb 25 2025 01:15:00	ICUL Service Corp, 1807 W Diehl Rd, Naperville, IL 60563-1890
14331278	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2025 01:15:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14341236	+ Email/Text: RASEBN@raslg.com	Feb 25 2025 01:15:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14336297	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2025 03:39:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14331280	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2025 03:17:05	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14331279	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2025 03:39:21	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14360857	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:15:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14359495	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2025 01:15:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14342857	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14331282	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 25 2025 01:15:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
14331281	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 25 2025 01:15:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14331660	^ MEBN	Feb 25 2025 00:47:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14874661	+ Email/Text: RASEBN@raslg.com	Feb 25 2025 01:15:00	U.S. Bank Trust Company, N.A., c/o Robert Schearer, Esquire, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14900600	^ MEBN	Feb 25 2025 00:47:02	U.S. Bank Trust Company, National Association, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14367097	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 25 2025 01:15:00	U.S. Bank, National Assoc. et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14361654	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Feb 25 2025 05:42:09	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14331284	+ Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Feb 25 2025 05:42:09	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
14331285	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Feb 25 2025 03:16:56	Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

District/off: 0313-2

User: admin

Page 3 of 3

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TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
ANN E. SWARTZ	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com ecfmail@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust Company National Association mimcgowan@raslg.com
PAUL H. YOUNG	on behalf of Debtor Cheryl J. Brown support@ymalaw.com ykaecf@gmail.com , paullawyers@gmail.com , pyoung@ymalaw.com ; youngpr83562@notify.bestcase.com , tkennedy@ymalaw.com , lesliebrown.paralegal@gmail.com , cmccullough@ymalaw.com
ROBERT BRIAN SHEARER	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 rshearer@raslg.com
ROBERT BRIAN SHEARER	on behalf of Creditor U.S. Bank Trust Company National Association rshearer@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SHERRI DICKS	on behalf of Creditor U.S. Bank Trust Company National Association sdicks@raslg.com , shrdlaw@outlook.com
STEFAN RICHTER	on behalf of Creditor Villages of Flowers Mill Community Association srichter@clemonslaw.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mortoncraigecef@gmail.com ; alapinski@egalawfirm.com

TOTAL: 13

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Cheryl J. Brown)	Case No. 19-13337-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 24, 2025

For The Court

Timothy B. McGrath
Clerk of Court